

Information to identify the case:

Debtor 1	<u>Nicole D. Turack</u>	Social Security number or ITIN	xxx-xx-9265
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 22-20276-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Nicole D. Turack
aka Nicole D. Ziman

7/20/22

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Nicole D. Turack
Debtor

Case No. 22-20276-GLT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jul 20, 2022

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 22, 2022:

Recip ID	Recipient Name and Address
db	+ Nicole D. Turack, 8 Lou Anne Lane, Delmont, PA 15626-1330
tr	+ Lisa M. Swope, Chapter 7 Trustee, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931-0270
15455264	+ Allegheny Clinic Radiology, PO Box 1198, Somerset, PA 15501-0336
15455265	+ Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
15455269	BBVA, Pnc Cb Investigations, Cleveland, OH 44101
15455272	Discover, PO Box 742655, Cincinnati, OH 45274-2655
15455275	Excelsa Health Westmoreland, PO Box 645189, Pittsburgh, PA 15264-5189
15455277	Excelsa Health Westmoreland Hospital, PO Box 645677, Pittsburgh, PA 15264-5254
15455276	Excelsa Health Westmoreland Hospital, 2141 Robinhood Drive, Greensburg, PA 15601
15455278	+ Julia Scheinberg, Esq., Dinsmore & Shohl LLP, Six PPG Place, Suite 1300, Pittsburgh, PA 15222-5452
15455279	+ Magisterial District Judge 10-3-02, Honorable Charles R. Conway, 5919 Washington Ave., Export, PA 15632-1348
15455281	+ PHEAA/HCB, Pob 61017, Harrisburg, PA 17106-1017
15455283	PNC Bank Visa, PO Box 856177, Louisville, KY 40285-6177
15455292	+ Weltman Weinberg & Reis Co LPA, 436 7th Avenue, Suite 2500, Pittsburgh, PA 15219-1842

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jul 21 2022 03:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 20 2022 23:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jul 21 2022 03:33:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 20 2022 23:33:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: ebnpeoples@grblaw.com	Jul 20 2022 23:33:00	Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753
15455266	+ EDI: BANKAMER.COM	Jul 21 2022 03:33:00	Bank of America, Po Box 982238, El Paso, TX 79998-2238
15455268	EDI: BANKAMER.COM	Jul 21 2022 03:33:00	Bank of America, PO Box 15019, Wilmington, DE 19850-5019
15455267	+ EDI: BANKAMER.COM	Jul 21 2022 03:33:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
15455271	+ EDI: CITICORP.COM	Jul 21 2022 03:33:00	Citibank N.A., 701 E. 60th Street N., Sioux Falls,

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15455273	EDI: DISCOVER.COM	Jul 21 2022 03:33:00	SD 57104-0432 Discover Financial, Pob 15316, Wilmington, DE 19850
15455274	+ EDI: DISCOVER.COM	Jul 21 2022 03:33:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15455282	+ Email/Text: bncnotifications@pheaa.org	Jul 20 2022 23:33:00	PHEAA/HCB, Attn: Bankruptcy, Po Box 8147, Harrisburg, PA 17105-8147
15455270	Email/Text: Bankruptcy.Notices@pnc.com	Jul 20 2022 23:33:00	BBVA, Attn: Bankruptcy, Po Box 10566, Birmingham, AL 35296
15455284	EDI: PRA.COM	Jul 21 2022 03:33:00	Portfolio Recovery Associates, LLC, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
15455285	EDI: PRA.COM	Jul 21 2022 03:33:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
15455280	+ Email/Text: paparalegals@pandf.us	Jul 20 2022 23:33:00	Patenaude & Felix, 501 Corporate Dr., Southpointe- Suite 205, Canonsburg, PA 15317-8584
15455286	EDI: CITICORP.COM	Jul 21 2022 03:33:00	Sears, PO Box 6286, Sioux Falls, SD 57117-6286
15455287	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jul 20 2022 23:33:00	Select Portfolio Servicing, Inc, 10401 Deerwood Park Blvd, Jacksonville, FL 32256-5007
15455288	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jul 20 2022 23:33:00	Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250, Salt Lake City, UT 84165-0250
15455289	+ EDI: WTRRN BANK.COM	Jul 21 2022 03:33:00	Target, Po Box 673, Minneapolis, MN 55440-0673
15455290	+ EDI: WTRRN BANK.COM	Jul 21 2022 03:33:00	Target, c/o Financial & Retail Svcs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475
15455291	EDI: WTRRN BANK.COM	Jul 21 2022 03:33:00	Target National bank, PO Box 660170, Dallas, TX 75266-0170

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		U.S. Bank National Association, as trustee, on beh
aty	*+	Lisa M. Swope, Chapter 7 Trustee, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931-0270

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 22, 2022

Signature: /s/Gustava Winters

District/off: 0315-2

User: admin

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 20, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor U.S. Bank National Association as trustee, on behalf of the holders of CSMC Mortgage-Backed Pass-Through Certificates, Series 2007-5 bnicholas@kmlawgroup.com
Jeffrey Hunt	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Kenneth Steidl	on behalf of Debtor Nicole D. Turack julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;jseech@steidl-steinberg.com
Lisa M. Swope, Chapter 7 Trustee	on behalf of Trustee Lisa M. Swope Chapter 7 Trustee lms@nsslawfirm.com, PA73@ecfbis.com,kpetak@spencecuster.com,skosis@spencecuster.com,alm@nsslawfirm.com
Lisa M. Swope, Chapter 7 Trustee	lms@nsslawfirm.com PA73@ecfbis.com,kpetak@spencecuster.com,skosis@spencecuster.com,alm@nsslawfirm.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov

TOTAL: 6